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Applicant

Samuel W. Lessin

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Examiner

Greimel, Jocelyn

For

METHODS AND APPARATUSES FOR AN ONLINE

PERSONAL FUNDING MARKETPLACE

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE

Madam:

In response to the outstanding non-Final Office Action dated September 21, 2006, Applicant presents the following:

Amendments to the Specification begin on page 2 of this paper.

A Listing of the Claims begins on page 3 of this paper.

The Remarks begins on page 6 of this paper.

The Conclusion begins on page 10 of this paper.